12/14/04 8:37:37 \$\
BK 488 PG 623
DESOTO COUNTY, MS
W.E. DAUIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

Asset No: 8000264401

QUITCLAIM DEED

THIS INDENTURE, made on the _____ day of ______ day of _______ day, 2004, by and between the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, Washington, DC 20420, represented herein by Ocwen Federal Bank, FSB, by virtue of authority attached hereto, hereinafter referred to as Grantor, and Gordon E. Williams and Mary J. Williams, as joint tenants with full rights of survivorship and not as tenants in common, hereinafter referred to as Grantee(s).

For and in consideration of the sum of TEN DOLLARS (\$10.00), cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Grantor does hereby grant, bargain, sell, convey and quitclaim unto the Grantee(s), the following described property, together with all improvements thereon, lying and being situated in DeSoto County, State of Mississippi, more particularly described as follows, to-wit:

Lot 474, Section "B", Southaven Subdivision, as located in Section 23, Township 1, Range 8, DeSoto County, Mississippi as found at Plat Book 2, Pages 14-16 in the office of the Chancery Clerk of DeSoto County, Mississippi.

This conveyance is subject to any and all recorded easements, rights of way, mineral reservations, reservations, restrictions, restrictive covenants, and any other matter shown of record and any state of facts that would be disclosed by careful inspection and survey of the property.

AD VALOREM TAXES for the current year are hereby prorated to the day of closing and are assumed by the Grantee(s).

PURCHASER UNDERSTANDS AND ACKNOWLEDGES that the property is being purchased in an [AS IS] condition and Purchaser hereby waives any claim whatsoever which he/she has or may have against the Seller with regard to the property or anything in, on, about or relating to the property and Purchaser hereby releases the Seller from any

....

SO4-490

and all liability or obligations in connection with the same. Purchaser acknowledges that the property has been made available for complete inspection, appraisal and evaluation prior to the execution of the contract and closing of the sale and Purchaser hereby acknowledges and covenants that he/she accepts the property in its present condition with no reservations or qualifications whatsoever. Purchaser further acknowledges that the Seller shall not be responsible for any change in the conditions of the property including, but not limited to, the improvements, fixtures, furnishings, equipment, roof, foundation, or anything in, on, about or relating to the property or to any environmental, zoning, flood conditions, matters or certifications, which may occur between the date of the contract and the closing of the sale or which occur after the closing, of this sale. Any repairs of any nature which the Seller may have elected to perform prior to closing shall be deemed to have been accepted by Purchaser as completed and satisfactory at the time of closing and the Seller shall not be responsible for any further repairs or warranties whatsoever of any kind or nature after closing of this transaction.

Pursuant to provisions of 38 U.S.C. 3720 (a) (6) the Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

IN WITNESS WHEREOF, Grantor on this 9^{-44} day of 2^{-44} day of 2^{-44} caused this instrument to be signed on Grantor's behalf.

Secretary of Veterans Affairs
An officer of the United States of America

Its: Senior Manager VA BEO
OCWEN Federal Bank, FSB

Pursuant to a delegation of authority Contained in 38 C.F.R. § 36.4342(f)

STATE OF FLORIDA

	OR.	ANG	E C	OU	NT	Y
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On this date, before me personally appeared	BARBARA J. DARLING Senior Manager, VA REO					
	delegation of authority contained in 38					
C.F.R. § 36.4342(f), to me known to be the person	who executed the foregoing instrument					
on behalf of the Secretary of Veterans Affairs,	and acknowledged that he/ she					
executed the same as the free act and deed of said Secretary.						
In Witness Whereof, I have hereunto set my hand and affixed my official seal in the						
State of Florida, this 94 day of December, 2004.						
NOTARY	Alle & aken					
My Term Expires:	MICHELLE G. AKINS Notary Public - State of Florida MyCommission Expires Feb 26, 2008 Commission # DD294371 Bonded By National Notary Assn.					

GRANTOR'S ADDRESS: Department of Veterans Affairs Washington, DC 20420 (407) 737-5524

DOCUMENT PREPARED BY: Gary L. Bates, Esquire AAA Title Company, Inc. 2112 Bienville Blvd., Suite A Ocean Springs, MS 39564 228-818-6124 MSB#2190 GRANTEE(S)' ADDRESS: 8679 Bunker Hill Dr. Southaven, MS 38671 662-414-1030

Indexing instructions: Lot 476, Section "B", Southaven S/D. located in Section 23, Township 1, Range 8

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(UU2)890-7575